



PATENT Attorney Docket No. 05793.3110-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Dirk C. McLIESH et al.) Group Art Unit: 4172
Application No.: 10/716,650) Examiner: James A. Vezeris
Filed: November 19, 2003))
For: METHODS AND SYSTEMS FOR PROVIDING A FINANCIAL INSTRUMENT) Confirmation No.: 6445)

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed November 13, 2007, the period for response to which extends through February 13, 2008, please amend the application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks follow the amendment sections of this paper.